

Options Available

	Option 1	Option 2	Option 3
AD Benefit	\$50,000	\$75,000	\$100,000
Doubles to . . .	\$100,000	\$150,000	\$200,000
Bonus Whole Life coverage	\$125	\$188	\$250
Total Annual Premium (First 20 Years)	\$147.50	\$196.25	\$245.00
ROP in Year 20	\$2,950	\$3,925	\$4,900

No additional riders/benefits are available with this policy.

Tobacco use, issue age or sex of proposed insured does not matter, as long as issue ages are 18-60.

United Home Life is a family oriented Company founded in 1948 with a philosophy of developing personal service with our clients through our Agents and Staff. Clients and Agents are encouraged to call us to discuss any questions or concerns with your life insurance and annuity needs. We're here to serve you.

UHL's primary focus is providing affordable, flexible life insurance solutions for you, our Clients. We have developed many products and programs specifically designed to help clients meet their personal life insurance planning goals – all with low minimum face amounts and premium requirements.

United Home Life Insurance Company is committed to our Clients by providing sound financial security based upon a strong financial position for our Company. UHL's concentrated asset management philosophy is on long-term bonds, the majority of which are investment grade to provide safety for policyholders. UHL also has a significant safety factor in our Assets over Liabilities margin – which is greater than the average of the country's 25 largest life insurance companies. Sound financial strategy and long-term stability provide Clients with the solutions this competitive world requires.

Our Agents can help you find the Solutions and Opportunities needed in this ever-changing world.

If you are looking for a company with a family atmosphere where you are more than a number . . . a company dedicated to giving policyholders the finest quality service and who will give you the attention you deserve, then United Home Life Insurance Company is the Life Insurance Company for YOU.

At UHL we have *Simplified Products - Faster Results* for our Clients.



United Home Life Insurance Company

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200-506 9-06

United Home Life Insurance Company's



Simplified Products - Faster Results

Accidental Death Benefit Coverage

Accidental Death Benefit Coverage

Providing accidental death coverage for your clients just got easier. . .

- Almost 98,000 people die each year from accidental causes*
- Over 44% of those deaths are due to motor vehicle accidents alone*
- Your clients can have accidental death coverage even if they are unhealthy
- After 20 years, your clients can elect to have their 20 annual premiums returned to them

For Agent's Use Only

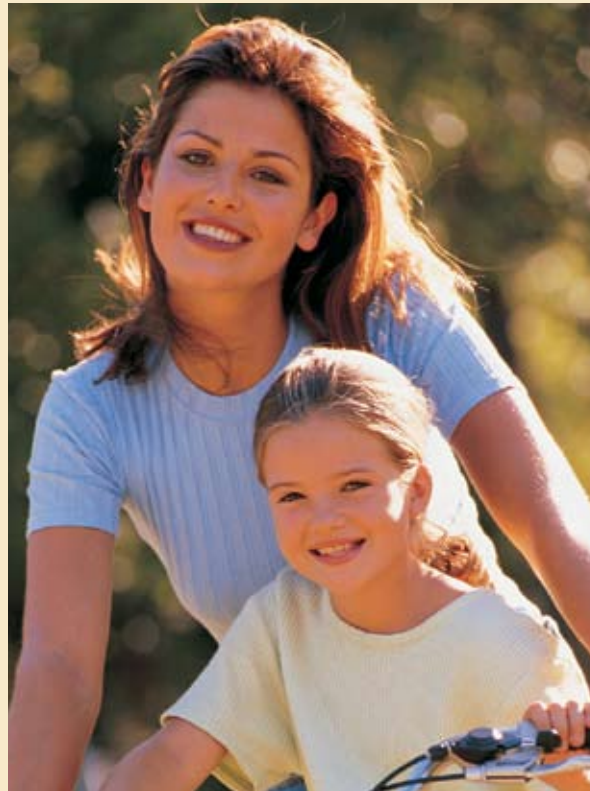


*National Vital Statistics Report, Vol. 50, No. 15, 9/16/02
Policy Forms: Whole Life Protector (200-500 7-06); Accidental Death Benefit Rider (200-491 7-06)

20-Year Level Accidental Death Coverage with Return of Premium

The AD benefit features a guaranteed face amount increase each year, doubling over the 20-year period. Example for a \$100,000 initial AD benefit:

- In year 5, the death benefit has grown to more than \$120,000
- In year 10, the death benefit has grown to more than \$145,000
- In year 15, the death benefit has grown to more than \$170,000



The AD coverage builds cash value which, after the 20th year, equals 20 annual premiums. At the end of the 20th year, if the owner elects to take the ROP, the coverage is terminated.

The AD benefit features guaranteed level premiums for the first 20 years. After the 20th year, premiums will increase each policy year.

Bonus Coverage: In addition to the AD benefit, a base policy provides a small amount of whole life coverage.

The product is available for issue ages 18-60 and there is only one underwriting question on the AD application:

In the past 3 years, have you had any participation in, or contemplate any future participation in any hazardous sport or aviation, or had your driver's license suspended or revoked or in the past 5 years have you been convicted of operating a vehicle while intoxicated?

The following are considered activities for which your client would be declined:

aviation, scuba diving, sky diving, auto/motorcycle racing, rodeo and mountain climbing

No benefit is payable when death is due to:

- Participation in a riot
- Suicide; infirmity, illness, disease of any kind
- Committing an assault or felony
- Voluntarily taking poison, drugs, inhalation of gas
- Travel or flight in aircraft unless insured is a passenger with no duties in connection with flight

See policy form for a complete list of exclusions.